

Certificate Number: 00252-NJ-CC-000538726

CERTIFICATE OF COUNSELING

I CERTIFY that on July 10, 2006,

Joan M Bono received from

Institute for Financial Literacy, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

District of New Jersey, an individual [or group] briefing (including a

briefing conducted by telephone or on the Internet) that complied with the provisions of 11

U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared. If a debt repayment

plan was prepared, a copy of the debt repayment plan is attached to this certificate.

Date: July 10, 2006

By /s/Adam Brennick

Name Adam Brennick

Title Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).